

In re:
Seth Defulgentis
DebtorCase No. 13-18646-jkf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 14

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db
13321485 +Seth Defulgentis, 63101 Delaire Landing Road, Philadelphia, PA 19114-5411
+Delaire Landing No. 7A, c/o Lightman & Manochi, 1520 Locust Street, 12th Floor,
Philadelphia, PA 19102-4403
13211108 +PHILA GAS WORKS, 800 W MONTGOMERY AVE, 3F, PHILA PA 19122-2898, ATTN: BANKRUPTCY UNIT
13202416 Sallie Mae, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,
PO Box 9430, Wilkes, Barre, PA 18773-9430
13810537 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
13297016 +Zachary Perlick, Esquire, 1420 Walnut Street, Suite 718, Philadelphia, PA 19102-4006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 16 2018 02:06:54 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2018 02:05:50
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 16 2018 02:06:34 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13163531 +EDI: CINGMIDLAND.COM Jun 16 2018 05:53:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
13167847 EDI: AIS.COM Jun 16 2018 05:53:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13206999 EDI: CAPITALONE.COM Jun 16 2018 05:53:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
13266138 EDI: RESURGENT.COM Jun 16 2018 05:53:00 LVNV Funding, LLC its successors and assigns as,
assignee of HSBC Receivables, Acquisition Corporation (USA) IV, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
13276598 EDI: TDBANKNORTH.COM Jun 16 2018 05:53:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2018 at the address(es) listed below:

D. TROY SELLARS on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK,
SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE
INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORT D.Troy.Sellars@usdoj.gov
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
GILBERT E. TOLL on behalf of Creditor DELAIRE LANDING NO 7A CONDOMINIUM ASSOCI
gtollpc@comcast.net
GLENN A. MANOCHI on behalf of Creditor DELAIRE LANDING NO 7A CONDOMINIUM ASSOCI
gmanochi@lightmanlaw.com
JEROME B. BLANK on behalf of Creditor The Bank Of New Mellon, F/K/A The Bank Of New York,
ET.AL. paeb@fedphe.com
MATTEO SAMUEL WEINER on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New
York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset
Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mort bkgroup@kmlawgroup.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK,
SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE
INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORT tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
ZACHARY PERLICK on behalf of Debtor Seth Defulgentis Perlick@verizon.net,
pireland1@verizon.net

TOTAL: 10

Information to identify the case:

Debtor 1 Seth Defulgentis
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-18646-jkf**

Social Security number or ITIN **xxx-xx-9146**
EIN ____-_____
Social Security number or ITIN ____-_____
EIN ____-_____
EIN ____-_____
EIN ____-_____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Seth Defulgentis

6/14/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.